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Recordkeeper Enables Fiduciaries to Provide Superior Qualified Default Investment Alternatives (QDIAs).

Plug Investments Into the Ultimate in Glidepath Customization

San Clemente CA and Melville NY Ronald Surz, President of Target Date Solutions, and George Chave, President of AccuRecord, announce the launch of a turnkey full service platform for personalized target date accounts using Soteria software that blends patented safe-landing target date glidepaths with the personalization of managed accounts. Unlike most Qualified Default Investment Alternatives (QDIAs), participants in this revolutionary QDIA are protected as they near retirement.

Target date funds (TDFs) are the most popular QDIA. Managed accounts (MAs) are the second most popular. Both TDFs and MAs suffer known shortcomings that Soteria overcomes by using the best in both while eliminating their deficiencies, including the removal of their excessive risk near retirement.

The fully integrated turnkey recordkeeper alliance makes it easy for consultants and investment advisers to plug their investment choices into Soteria's disruptive innovation that gives self-directed participants the ability to design their own personalized custom glidepaths. It's the **ultimate in target date customization.**

A third of the \$3.5 trillion in TDFs is from self-directed participants. Until now, they had to settle for the one TDF on their 401(k) platform. Unlike defaulted participants, self-directed people want to be engaged, and need the flexibility that Soteria provides.

“Our pioneering turnkey recordkeeper solution empowers investment advisers and plan sponsors who want to provide superior QDIAs that actually protect participants as they approach retirement ” says George Chave.

Benefits include:

- Unlike other QDIAs, Soteria manages Sequence of Return Risk.
- Participants are more likely to enroll when there’s personalized guidance .
- Self-directed participants easily manage their risk. The Department of Labor (DOL) recommends TDFs that match demographics. Custom personalized accounts are the ultimate demographic match.
- A patented design with a proven 16-year track record.
- Superior value delivered via a combination of service, results and price.

About Soteria. Named for the goddess of deliverance from harm, Soteria software tracks patented glidepaths that protect in the Risk Zone spanning the 5 years before and after retirement, and re-risks in retirement following a U-shaped glidepath.

About AccuRecord: An independent Third Party Administrator (TPA) of Defined Contribution plans that does not select investment options, avoiding potential conflicts of interest. The AccuRecord system has processed more than 7,000 plans per year, ranging in size from start-ups to plans with thousands of participants.

CONTACT INFORMATION

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